

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on August 26, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

MILDRED STANLEY

Case No.: 20-10476 (JKS)

Chapter 13

Hearing Date: September 10, 2020 @ 10:00A.M.

Judge: John K. Sherwood

### ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: August 26, 2020

Honorable John K. Sherwood  
United States Bankruptcy Court

**THIS MATTER** having come before the Court upon the Debtors' Notice of Motion for an Order approving a Loan Modification Agreement, and the Court having examined the evidence presented, and for good cause shown, it is hereby

**ORDERED**, as follows:

1. The Court hereby authorizes the Secured Creditor and the debtor(s), to enter into a loan modification.

2. The loan modification agreement between the Secured Creditor and the Debtor, attached as an Exhibit to the Debtor's Motion is approved.

3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.

4. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.

5. In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.

6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provision of the confirmed plan.

7. With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.

8. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about the loan modification, and the recording of the loan modification, shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Mildred Stanley**  
**Debtor**

Case No. 20-10476-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Mildred Stanley, 1159-61 Myrtle Avenue, Plainfield, NJ 07063-1138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Mildred Stanley [Andespdk@gmail.com](mailto:Andespdk@gmail.com)  
Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates [dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC, as servicing agent for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 [bk@stewartlegalgroup.com](mailto:bk@stewartlegalgroup.com)  
Marie-Ann Greenberg [magecf@magtrustee.com](mailto:magecf@magtrustee.com)  
U.S. Trustee [USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 5